

PATENT APPLICATION

DECLARATION AND POWER OF ATTORNEY

ATTORNEY DOCKET NO. MS1-1853US

MS DOCKET NO. 306881.01

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **INVALID POLICY DETECTION**

the specification of which is filed herewith unless the following box is checked:

() was filed on _____ as US Application Serial No. or PCT International Application Number _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119	
			YES: _____	NO: _____
			YES: _____	NO: _____

POWER OF ATTORNEY:

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) associated with

Customer No. **22801**

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Send Correspondence to:

Mark D. Trenner
Lee & Hayes, PLLC
421 West Riverside Avenue, Suite 500
Spokane, WA 99201

Direct Telephone Calls To:

Mark D. Trenner
(303) 539-0265

DECLARATION AND POWER OF ATTORNEY

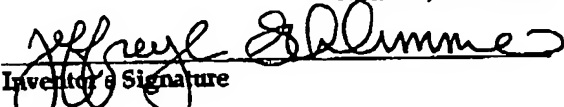
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Inventor: Jeffrey C. Schlimmer
Residence: Redmond, WA
Post Office Address: 17403 NE 22nd St.
Redmond, WA 98052


Citizenship: US


Inventor's Signature

17 FEB 2004
Date

Full Name of Inventor: David Levin
Residence: Redmond, WA
Post Office Address: 5858 156th Ave NE
Redmond, WA 98052

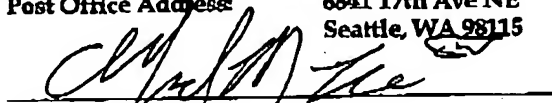
Citizenship: US


Inventor's Signature

2-17-2004
Date

Full Name of Inventor: Alfred Lee IV
Residence: Seattle, WA
Post Office Address: 6841 17th Ave NE
Seattle, WA 98115

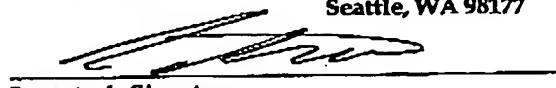
Citizenship: US


Inventor's Signature

2/17/2004
Date

Full Name of Inventor: Erik B. Christensen
Residence: Seattle, WA
Post Office Address: The Highlands
Seattle, WA 98177

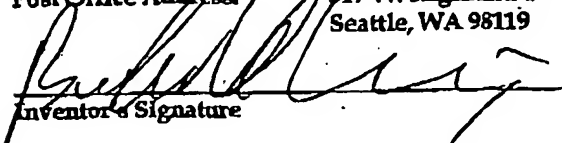
Citizenship: US


Inventor's Signature

2/17/2004
Date

Full Name of Inventor: Bradford H. Lovering
Residence: Seattle, WA
Post Office Address: 317 W. Highland Drive
Seattle, WA 98119

Citizenship: US


Inventor's Signature

2/17/2004
Date